1.	A content player, comprising in combination:
	a memory which stores content;
	a playback credit bank stored in the content player;
	a playback circuit which plays the content for consumption by a user,
provid	ling the credit bank contains at least one playback credit; and
	a processor which deducts a playback credit from the playback credit bank
when	the content is played.
2.	The apparatus according to claim 1, wherein the playback credit bank is
repler	nished by accessing a removable storage medium.
3.	The apparatus according to claim 1, wherein the playback credit bank is
	nished by communicating with a with smart card.
. • •	
4.	The apparatus according to claim 1, wherein the playback credit bank is
repler	nished by communicating with a kiosk.
5.	The apparatus according to claim 1, further comprising means for advising
a use	r of the status of credits in the credit bank.
6.	The apparatus according to claim 5, wherein the means for advising
compi	rises a display that displays a number of credits remaining in the credit bank.
7.	The apparatus according to claim 5, wherein the means for advising
compr	rises a display that displays a reminder to purchase credits.
·	
8.	The apparatus according to claim 1, further comprising a content player that
reads	content from the memory for playback.

- 7. The apparatus according to claim 8, wherein the content player comprises a Memory Stick™ reader and wherein the memory is embodied in a Memory Stick™.
  8. Stick™ reader and wherein the memory is embodied in a Memory Stick™.
  9. The apparatus according to claim 1, wherein the memory comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.
  - 11. The apparatus according to claim 1, wherein the content player comprises a portable music player.

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1	12.	A method of loading playback credits into an electronic content player,
2	compr	rising:
3		electronically linking with a playback credit vendor using a communication
4	link;	
5		purchasing playback credits via the communication link;
6		storing playback credits on a credit storage medium; and
7		transferring the playback credits from the credit storage medium to a
8	playba	ack credit bank residing in the electronic content player.
9		
10	13.	The method according to claim 12, wherein the communication link
11	compr	ises the Internet.
12		
13	14.	The method according to claim 12, wherein the communication link
14	compr	ises a wireless communication link.
15		
16	15.	The method according to claim 12, wherein the credit storage medium
17	compr	ises a card having a magnetic stripe.
18		
19	16.	The method according to claim 12, wherein the credit storage medium
20	compr	ises a smart card.
21		
22	17.	The apparatus according to claim 12, wherein the credit storage medium
23	compr	ises a storage medium selected from magnetic tape, magnetic disc, optical
24	disc, r	nagneto-optical storage and semiconductor memory.
25		

1	18.	A method of playback of electronic media, comprising:		
2		reading a credit bearing medium containing playback credits;		
3		transferring playback credits from the credit bearing medium to a playback		
4	cred	credit bank;		
5		reading a content bearing medium;		
6		determining if the playback credit bank has at least one credit;		
7		if the playback credit bank has at least one credit, deducting a credit; and		
8		if the playback credit bank has at least one credit prior to the deducting,		
9	playing back the content stored on the content bearing medium.			
10				
11	19.	The method according to claim 18, further comprising decrypting the		
12	playback credits read from the credit bearing medium prior to storing the playback			
13	credits to the playback credit bank.			
14				
15	20.	The method according to claim 18, further comprising providing a message		
16	advi	advising of the lack of playback credits in the event the credit bank does not have		
17	at le	ast one playback credit.		
18				
19	21.	The method according to claim 18, wherein reading the content bearing		
20	med	um comprises reading a semiconductor memory device.		
21				
22 🕠	22.	The method according to claim 21, wherein the semiconductor memory		
23	device comprises a Memory Stick™.			
24				
25	23.	The method according to claim 18, wherein reading the credit bearing		
26	medi	um comprises reading a magnetic card stripe.		
27				
28	24.	The method according to claim 23, wherein the card strip comprises a card		
29	stripe	e forming an interface to a smart card.		
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1	25. An electronic storage medium storing program instructions which, when		
2	executed on a programmed processor, carry out a process comprising:		
3	reading a credit bearing medium containing playback credits;		
4	transferring playback credits from the credit bearing medium to a playback		
5	credit bank;		
6	reading a content bearing medium;		
7	determining if the playback credit bank has at least one credit,		
8	if the playback credit bank has at least one credit, deducting a credit; and		
9	if the playback credit bank has at least one credit prior to the deducting,		
10	playing back the content stored on the content bearing medium.		
11			
12	26. The method according to claim 25, further comprising decrypting the		
13	playback credits read from the credit bearing medium prior to storing the playback		
14	credits to the playback credit bank.		
15			
16	27. The method according to claim 25, further comprising providing a message		
17	advising of the lack of playback credits in the event the credit bank does not have		
18	at least one playback credit.		
19			
20	28. The method according to claim 25, wherein reading the content bearing		
21	medium comprises reading a semiconductor memory device.		
22			
23	29. The method according to claim 28, wherein the semiconductor memory		
24	device comprises a Memory Stick™.		
25			
26	The method according to claim 25, wherein reading the credit bearing		
27	medium comprises reading a card stripe.		
28			
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- 31. The method according to claim 30, wherein the card strip comprises a card stripe forming an interface to a smart card.
- 32. The method according to claim 25, wherein the content bearing medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.
- 33. The method according to claim 25, wherein the credit bearing medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

1	34.	A content player, comprising in combination:
2		a storage medium which stores content;
3		a playback credit bank stored in the storage medium;
4		a playback circuit which plays the content for consumption by a user,
5	prov	iding the credit bank contains at least one playback credit; and
6		a processor which deducts a playback credit from the playback credit bank
7	wher	n the content is played.
8		
9	<b>3</b> 5.	The apparatus according to claim 34, wherein the playback credit bank is
10	reple	enished by accessing a removable storage medium.
11		
12	36.	The apparatus according to claim 34, wherein the playback credit bank is
13	reple	enished by communicating with a with smart card.
14		
15	37.	The apparatus according to claim 34, wherein the playback credit bank is
16	reple	enished by communicating with a kiosk.
17		
18	38.	The apparatus according to claim 34, further comprising means for advising
19	a use	er of the status of credits in the credit bank.
20		
21	39.	The apparatus according to claim 38, wherein the means for advising
22	comp	prises a display that displays a number of credits remaining in the credit bank.
23		
24	40.	The apparatus according to claim 38, wherein the means for advising
25	comp	prises a display that displays a reminder to purchase credits
26		
27	41.	The apparatus according to claim 34, further comprising a content player
28	that r	reads content from the storage medium for playback
29		

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- 42. The apparatus according to claim 41, wherein the content player comprises a Memory Stick<sup>™</sup> reader and wherein the memory is embodied in a Memory Stick<sup>™</sup>.
- 43. The apparatus according to claim 34, wherein the storage medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.
- 44. The apparatus according to claim 34, wherein the content player comprises a portable music player.



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storing the encr		6	
reading a credit		7	
decrypting the p		8	
transferring the		9	
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determining if th		13	
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t bank does not h	credi	20	::-
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<b>4</b> 5.	A method of playback of electronic media,	comprising:
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dit bearing medium embodied as a smart card having a an interface thereto:

back credits;

playback credits;

rypted playback credits to the credit bearing medium;

bearing medium containing playback credits:

playback credits read from the credit bearing medium

decrypted playback credits from the credit bearing medium ink:

nt bearing medium, the content bearing medium comprising

ne playback credit bank has at least one credit, and if so:

ing if the content bearing medium is present, and providing stall the content bearing medium if the content bearing resent, and when the content bearing medium is present:

g a credit; and

ack the content stored on the content bearing medium; sage advising of the lack of playback credits in the event the ave at least one playback credit.